

**EDUCATION BUREAU**  
**CIRCULAR MEMORANDUM NO. 138/2017**

From : Permanent Secretary for Education      To : Supervisors/Heads of all aided  
and caput schools – for necessary  
action

Ref. : EDB(SA)ADM/150/5/12(31)

Date : 15 August 2017

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**Block Insurance Policy for  
Public Liability, Employees' Compensation and Group Personal Accident for  
2017/18 and 2018/19 School Years**

**Summary**

This circular memorandum informs schools that Bank of China Group Insurance Co. Ltd. is the successful tenderer for the Block Insurance Policy (BIP) for the 2017/18 and 2018/19 school years. It also serves to announce the BIP arrangements for these two school years. This circular memorandum supersedes Education Bureau Circular No. 15/2015 dated 21 August 2015.

**Details**

2. Bank of China Group Insurance Co. Ltd. will serve as the Insurer for the BIP with effect from 1 September 2017 upon the expiry of the current BIP on the same date. The new 24-month BIP, arranged by the Education Bureau (EDB) on behalf of the schools concerned, covers public liability, employees' compensation and group personal accident risks with the following limits of indemnity -

<i>Class of Insurance</i>	<i>Limit of Indemnity</i>
Public Liability	HK\$ 100 million for any one occurrence
Employees' Compensation	HK\$ 100 million for any one event for each Insured School
Group Personal Accident	Up to HK\$ 200,000 per Student

3. The Insurance Specifications which give a brief description of the BIP coverage, Explanatory Notes on the BIP and the Common Questions and Answers have been uploaded onto the EDB Homepage at <http://www.edb.gov.hk/en/sch-admin/admin/about-sch/sch-safety/index.html> for reference by schools. Schools are advised to visit the website to access the latest reference materials, which will be updated when necessary.

4. The correspondence address of the Insurer is as follows -

Bank of China Group Insurance Co. Ltd.  
8/F., Wing On House  
71 Des Voeux Road Central  
Hong Kong

For claims or other related enquiries, schools may contact the Insurer as follows :

<i>Nature of Enquiry</i>	<i>Staff-in-charge</i>	<i>Telephone No.</i>	<i>E-mail Address</i>
Claims Hotline	Ms Chelsie Chin (Public Liability)	2236 6634	chelsie_wychin@bocgroup.com
	Ms Sally Lee (Employees' Compensation)	2236 6103	sally_lflee@bocgroup.com
	Mr Eddy Tsui (Group Personal Accident)	2236 6635	tsui_chiyiu@bocgroup.com
General Enquiry	-----	3187 5188	cs_ins@bocgroup.com
	Mr Chan Chun Kwong	2236 6156 / 9491 1081	eddy_ckchan@bocgroup.com
	Mr Lo Chak Kei	2867 0812 / 9485 1952	lo_chakkei@bocgroup.com

Schools may also download the claim forms direct via the EDB website mentioned in paragraph 3 above as from 1 September 2017.

5. The Insurer will send each Insured School a Notice of Insurance in respect of the Employees' Compensation Insurance and a Certificate of Insurance of the BIP (the master policy will be lodged with the EDB) before 1 September 2017. As employers, you are required by law to sign and display the Notice of Insurance at the school premises. **In case you do not receive these two documents on time, please contact the Insurer direct.**

6. Please pay particular attention to the following -

- (a) In accordance with the policy conditions, on the happening of any occurrence likely to give rise to a claim under the BIP, schools are required to **notify the Insurer in writing as soon as reasonably practical**. Schools shall not negotiate, pay, settle, admit or repudiate any claim without the written consent of the Insurer.

- (b) Staff members whose salaries are not subvented by the EDB are not covered by the Employees' Compensation Insurance of the BIP. Schools are required to arrange their own insurance to cover this type of staff, if any.
- (c) Schools may, on behalf of parents, arrange separate additional cover for group personal accidents of students with any insurance company, if necessary. However, parents should be given full discretion in accepting the afore-said arrangement, if any. Besides, the Group Personal Accident Insurance under the BIP should not be considered as a comprehensive personal insurance coverage for students. If parents wish to have a comprehensive personal insurance coverage for their children, they may acquire it separately at their own costs from any insurance company.

### **Briefing Session**

7. To familiarize schools with the BIP arrangements, briefing sessions will be held in October 2017. Details of the briefing sessions will be announced in due course. Schools are encouraged to nominate representatives to attend the briefing sessions.

### **Enquiry**

8. For general enquiries related to the BIP, please contact your Senior School Development Officer.

Ms Y Y SO  
for Permanent Secretary for Education

c.c. Supervisors/Heads of Schools under the Direct Subsidy Scheme and Heads of Sections – for information